

Middlesex County's pre-disaster economy was strong and unemployment rates were less than the State of New Jersey average. Nineteen Middlesex County businesses received major damage from Hurricane Floyd, 56 businesses received minor damage, and 58 were affected. Business-related damage in Middlesex County was estimated at \$4.3 million and was widespread throughout the county. Middlesex County is not expected to experience short- or long-term economic effects from Hurricane Floyd.

10.1 Pre-Disaster Conditions

The pre-disaster economy of Middlesex County can be characterized as healthy, based upon available employment and income data. Average 1998 unemployment for the county was 3.7 percent, which is less than the State's 4.6 percent figure. The 1997 per capita income for the county was \$30,881.

Middlesex County's primary industries are in the service sector, based on the number of employed individuals (see Table 10-1). Thirty percent

Table 10-1 Primary Industries in Middlesex County (1996)

Sector	Number of Establishments	Number Employed
Agriculture, Forestry, and Fishing	277	1,551
Mining	10	579
Construction	1,620	10,785
Manufacturing	1,056	65,505
Transportation & Public Utilities	1,167	36,885
Wholesale Trade	2,068	46,052
Retail Trade	4,131	57,870
FIRE	1,665	29,939
Services	7,096	109,365
Unclassified	62	97
Total	19,152	358,628

Source: U.S. Bureau of the Census

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of county jobs are in the service sector. Manufacturing and retail trade account for 18 percent and 16 percent, respectively. From 1996 to 2006, employment in the service, FIRE, and wholesale trade sectors is expected to increase substantially at annual rates of 3.1 percent, 1.8 percent, and 1.4 percent, respectively. Employment in manufacturing is expected to decrease at an annual rate of 1.1 percent.

10.2 Post-Disaster Conditions

Losses in Middlesex County included 19 businesses that received major damage, 56 businesses that received minor damage, and 58 additional businesses that were affected. Middlesex County's EMC estimated that total business losses were approximately \$4.3 million; no estimate of disaster-related unemployment was provided. Municipalities in Middlesex County that reportedly received damage to businesses included Middlesex Township, New Brunswick, Woodbridge, and Piscataway.

As of November 1, 1999, only 95 businesses in Middlesex County had teleregistered with FEMA. As of January 13, 2000, nine businesses in Middlesex County were approved for physical loans with SBA. The total value of these loans was \$156,000. The SBA approved economic injury loans for six businesses at a total of \$111,000.

10.3 Conclusions

Approximately 130 businesses in Middlesex County were impacted by Hurricane Floyd; only 19 of these businesses received major damage and none were destroyed. Damage to businesses was relatively widespread throughout the county. Because of the county's economic strength and the relatively minor damage its businesses received, Middlesex County should not experience significant short- or long-term economic effects from Hurricane Floyd. Municipalities should consider implementing appropriate recommendations described in Section 3.4.